STATE OF MICHIGAN

DEPARTMENT OF LABOR AND ECONOMIC GROWTH OFFICE OF FINANCIAL AND INSURANCE SERVICES

Before the Commissioner of Financial and Insurance Services

Culley	Robinson,
	Petitioner

v

Case No. 06-614-L Docket No. 2006-1254

Office of Financial and Insurance Services,

Respondent

For the Petitioner:

Rinna L. Mitchell The Mitchell Law Group 2920 E. Jefferson Ave., #105 Detroit, MI 48207 For the Respondent:

Michael P. Farrell Assistant Attorney General Insurance & Banking Division P.O. Box 30754 Lansing, MI 48909

William Peattie Office of Financial & Insurance Services 611 W. Ottawa, 3rd Floor P.O. Box 30220 Lansing, MI 48909

Issued and entered

this 12th day of October 2007 by Linda A. Watters Commissioner

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision (PFD) dated August 10, 2007. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. Those findings and conclusions are adopted. The PFD is attached and made part of this final decision.

In addition to the considerations above, it is important that the Petitioner did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

ORDER

Therefore, it is ORDERED that the refusal to issue an adjuster license to the Petitioner is upheld.